generating scores for a prospective customer in the database based on the predicted customer profiles wherein the online analytical processing tool generates the scores by combining the models in the determined sequential order.

10. (twice amended) A system configured for targeting market segments comprising:

a customer database;

a graphical user interface for entering marketing campaign data; and

models of predicted customer profiles based upon historic data that are embedded on an online analytical processing tool, said online analytical processing tool configured to determine a sequential order for combining said models prior to combining said models, combine said models in the determined sequential order, and generate scores for a prospective customer in said database based on said predicted customer profiles by combining said models in the determined sequential order.

19. (once amended) A method for increasing efficiency of a marketing system, the system comprising a database containing customer demographic data, said method including the steps of:

building models of predicted customer profiles, the models include a propensity model for supplying predicted answers to questions, a propensity model for determining a likelihood of a customer to close an account early, a propensity model for determining a likelihood of a customer to default on an account, a payment behavior prediction model for estimating risk, a client prospecting model for developing business;

embedding the models within an online analytical processing tool;

determining through the online analytical processing tool a sequential order for combining the models prior to combining the models;